

The Unconverted “Believer” (17): Assurance of Salvation (1)

Today we begin to address what the Word of God teaches regarding the true believer’s assurance of salvation. This is a very important matter, for throughout this series, “The Unconverted ‘Believer’”, we have sought to reveal and expose nominal Christianity. In doing so, the confidence of tender-hearted Christians can be shaken, for they are more quick to question their own hearts and life than they are to trust solely and only the promises of God in the gospel of Jesus Christ. As we have said all along, it is our desire that every true Christian obtain and retain a joyful, settled peace in the soul that God is his God and that he belongs to Him through Jesus Christ. And so, understanding what the Bible teaches us regarding assurance of salvation is both important and helpful.

Let us begin today’s exploration of God’s word with the reading of several verses from the apostle John’s first epistle, in which he addressed the subject of the Christian’s assurance of salvation. Here is 1 John 5:11-13:

And this is the testimony: that God has given us eternal life, and this life is in His Son. ¹²He who has the Son has life; he who does not have the Son of God does not have life. ¹³These things I have written to you who believe in the name of the Son of God, that you may know that you have eternal life, and that you may continue to believe in the name of the Son of God.

We may make several assertions of what the Holy Spirit revealed to us through the pen of the apostle John. Notice first, that he was writing to those “who believe in the name of the Son of God.” They were Christians. Second, we may say that there were apparently some among these believers that lacked assurance of their salvation. He had written to them to provide them assurance. Third, we may conclude with certainty that it is both desirable and possible for Christians to possess assurance of their salvation. And lastly, John indicated that assurance of salvation was possible through hearing, understanding, and believing “these things.” John declared that “these things” that he had written were for this purpose, that his readers would be assured of their salvation. By “these things” he was referring to all that was contained in 1 John.

John’s Gospel was written to move readers to faith in Jesus that they might receive eternal life (John 20:31). This letter was written to assure those who have believed that they actually possess the priceless gift.¹

John wrote this epistle toward the end of the first century, which he addressed to Christians probably living in the region of Asia Minor. At this time in history in this part of the world there existed certain Greek-styled pagan teachings that had infiltrated the churches. Later in the second century these false teachings became a major threat to true biblical Christianity. The heresy came to be known as Gnosticism. Adherents to these religions had distinctive views about the physical and spiritual realms that were contrary to biblical teaching. But one characteristic of this incipient gnostic philosophy that made it particularly dangerous to Christianity was that it was syncretistic; that is, it tended to adopt and adapt to other religions to which it was exposed. Numbers of people professed to have become Christians, while retaining and promoting their aberrant beliefs. They twisted and distorted the Christian message and the nature of the Christian life, even while they joined themselves to Christian churches. One of the chief heresies held by these false Christians was a denial of the human nature of Jesus. They claimed that Jesus was divine, but that He was not a human being; he only appeared like he was a man. “After all”, they reasoned, “God who is ‘spirit’, which is inherently good and holy, cannot simultaneously become ‘flesh’, which is inherently evil.”

¹ R. C. Sproul, gen. ed., **The Reformation Study Bible** (Thomas Nelson Publishers, 1995), p. 1993.

John the apostle described this heretical understanding of Jesus Christ to be the spirit of antichrist.² The result was that the churches were comprised not only of true Christians but of those who claimed to be Christian but who were actually unconverted and damned in their sins. John wrote this epistle to help the churches identify and distinguish true from the false Christians, and to give reasons to true Christians that they may have assurance of their salvation. The apostle set forth that true Christians had a legitimate basis for assurance, even as he exposed the heretics as ones who had no ground of assurance of their salvation; they were condemned, for their beliefs and practice showed that they did not know the Lord savingly. And so, we might say that through John's inspired response and instruction to this historic setting, the Lord has given us this epistle as one of the clearest and fullest treatments of assurance of salvation that is contained in the Holy Scriptures.

Now, we are coming toward the end of our series that we have entitled, "The Unconverted 'Believer.'" It is a sad reality that there are many nominal Christians in the churches of Jesus Christ. They believe themselves to be true Christians, but when their confession and their lives are biblically examined, they fail the tests of true Christianity. They will prove the words of our Lord true on the Day of Judgment in which He prophesied,

"Not everyone who says to Me, 'Lord, Lord,' shall enter the kingdom of heaven, but he who does the will of My Father in heaven. ²²**Many** will say to Me in that day, 'Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name?' ²³And then I will declare to them, 'I never knew you; depart from Me, you who practice lawlessness!'" (Matt. 7:21-23)

It is implied by our Lord's words that these "many" in protesting our Lord's sentence of condemnation thought that they were saved people; however, in this life they had but false assurance. They will cry out to Him with a measure of knowledge of who He is and as if they had a personal acquaintance with Him, for they will appeal to Him, "Lord, Lord." They will go to the final judgment having had "assurance" of their salvation, but only on the Day of Judgment do they learn that they had possessed false assurance. They had been under the wrath of God during this life, while assuming that they had been genuine Christians. They had been sadly deluded as to their true spiritual condition before God.

Actually, self-delusion regarding personal salvation is a common condition of people. They are commonly deceived for it is a rather easy matter to deceive them. There are different reasons that people become deceived respecting their own salvation. We might consider a few of these.

I. Reasons that people are deceived respecting their own salvation

First, because people are sinners, **they are unwilling to know the truth** regarding the true God and regarding their true standing before Him. They are naturally ignorant of the truth and are bound up in error, but they prefer to stay in that condition. This is set before us in numbers of places in the Scriptures, but it is stated forthrightly in John 3:18ff.

¹⁸He who believes in Him is not condemned; but he who does not believe is condemned already, because he has not believed in the name of the only begotten Son of God. ¹⁹And this is the condemnation, that the light has come into the world, and **men loved darkness rather than light, because their deeds were evil**. ²⁰For everyone practicing evil **hates the light and does not come to the light**, lest his deeds should be exposed. ²¹But he who does the truth comes to the light, that his deeds may be clearly seen, that they have been done in God.

We see that because people are sinners, they are resistant to the truth of God that is in Jesus Christ. They are **unwilling** to come to truth because of their sin. They love darkness, in other words, they prefer to remain in ignorance and error, for when they get a glimpse or an inkling of the truth of God's Word, they

² 1 John 2:18, 22; 4:3; 2 John 7

intuitively know that it will expose and reprove their sin. But because they love their sin, they will turn away from the truth of God.

A *second reason* that many people are commonly and easily deceived is that because of their sinful condition, *they are unable to know the truth*. Sin not only renders people unwilling to know the truth, but sin renders people incapable of knowing the truth. They remain in their ignorance unless God intervenes by the illuminating power of the Holy Spirit. Only through His grace can God reveal truth to them, by first inclining their hearts to receive the truth. 1 Corinthians 2:6ff states this reality:

⁶However, we speak wisdom among those who are mature, yet not the wisdom of this age, nor of the rulers of this age, who are coming to nothing. ⁷But we speak the wisdom of God in a mystery, the hidden wisdom which God ordained before the ages for our glory, ⁸which none of the rulers of this age knew; for had they known, they would not have crucified the Lord of glory.

⁹But as it is written:

“Eye has not seen, nor ear heard,
Nor have entered into the heart of man
The things which God has prepared for those who love Him.” [from Isaiah 64:4]

¹⁰*But God has revealed them to us through His Spirit*. For the Spirit searches all things, yes, the deep things of God. ¹¹For what man knows the things of a man except the spirit of the man which is in him? Even so *no one knows the things of God except the Spirit of God*. ¹²Now we have received, not the spirit of the world, but the Spirit who is from God, *that we might know* the things that have been freely given to us by God.

¹³These things we also speak, not in words which man’s wisdom teaches but which the Holy Spirit teaches, comparing spiritual things with spiritual. ¹⁴But the natural man does not receive the things of the Spirit of God, for *they are foolishness to him; nor can he know them*, because they are spiritually discerned.

Fallen man is both unwilling and unable to come to the truth of God in Jesus Christ in order to be saved from His sin. Salvation must be wholly a work of God on behalf of the sinner; it must be a work of God’s grace.

Thirdly, self-delusion is common because a person’s sinful condition has rendered him *subject to the devil and his influence, who deceives him and holds him in ignorance and error*. The devil is a deceiver. He is the father of lies. He wants people whom he knows will be condemned on the Day of Judgment, not to be aware of that fact. Our Lord spoke of the devil’s control over the hearts and minds of those Jews who rejected His teaching in spite of the overwhelming evidence He was from God. Jesus said in John 8:44ff,

⁴³Why do you not understand My speech? Because you are not able to listen to My word. ⁴⁴*You are of your father the devil, and the desires of your father you want to do*. He was a murderer from the beginning, and does not stand in the truth, because there is not truth in him. When he speaks a lie, he speaks from his own resources, for he is a liar and the father of it. (John 8:43-44)

One of the ways that God may use us to rescue people who are deceived by the devil is through the godly, sensible, and rational way that we respond to their objections and tirades against us. Paul wrote to Timothy to use this tact in dealing with people deceived and bound by the devil’s lies:

And a servant of the Lord must not quarrel but be gentle to all, able to teach, patient, in humility correcting those who are in opposition, if God perhaps will grant them repentance, so that they may know the truth, and *that they may come to their senses and escape the snare of the devil, having been taken captive by him to do his will*. (2 Timothy 2:24-26)

A *fourth* reason that self-delusion respecting assurance of salvation is common among people is because *there are many false teachers that encourage and reinforce their self-delusion*. It is a sad fact that through this life they have had many preachers and teachers who had taught them that they were saved and had propped up their false assurance. In ancient Israel there were many false prophets who had told the people of Israel that they were in no danger of God's judgment upon them. Jeremiah was one of the few voices who told them otherwise. But he had to always counter the messages of the false prophets. We read Jeremiah's denunciation of them, "For they have healed the hurt of the daughter of My people slightly, Saying, 'Peace, peace!' when there is no peace" (Jer. 6:14; 8:11). The apostle Peter declared that there would be similar voices in this church age.

But there were also false prophets among the people, even as *there will be false teachers among you*, who will secretly bring in destructive heresies, even denying the Lord who bought them, and bring on themselves swift destruction. *²And many will follow their destructive ways*, because of whom the way of truth will be blasphemed. (2 Pet. 2:1f)

They teach people that they have salvation even though they are still under the wrath of God for their sins. These false teachers assure people that they are proclaiming a biblical message of salvation, even while they themselves are in their damned condition. "While they promise them liberty, they themselves are slaves of corruption; for by whom a person is overcome, by him also he is brought into bondage" (2 Pet. 2:19). They assure their followers that they are under the grace of God, that Jesus Christ is their Savior, but the assurance that is promoted and promised by them is false assurance.

Fifthly, self-delusion is common among people because it is the result of *God's judicial dealings with people whom He has determined to overthrow and destroy*. God Himself will "hide" the truth from proud unrepentant people, so as to overthrow them in His wrath. Matthew 11:20-27 reveals this clearly.

Then Jesus began to upbraid the cities in which most of His mighty works had been done, because they did not repent: ²¹"Woe to you, Chorazin! Woe to you, Bethsaida! For if the mighty works which were done in Tyre and Sidon, they would have repented long ago in sackcloth and ashes. ²²But I say to you, it will be more tolerable for Tyre and Sidon in the Day of Judgment than for you. ²³And you, Capernaum, who are exalted to heaven, will be brought down to Hades; for if the mighty works which were done in you had been done in Sodom, it would have remained until this day. ²⁴But I say to you that it shall be more tolerable for the land of Sodom in the day of judgment than for you."

²⁵At that time Jesus answered and said, "I thank You, Father, Lord of heaven and earth, because You have hidden these things from the wise and prudent and have revealed them to babes. ²⁶Even so, Father, for so it seemed good in Your sight. ²⁷All things have been delivered to Me by My Father, and no one knows the Son except the Father. Nor does anyone know the Father except the Son, and he to whom the Son wills to reveal Him."

We read elsewhere that God Himself sends strong delusion to people whom He has determined to dam in their sin, because of their refusal to hear and love His truth. 2 Thessalonians 2:9ff reads,

⁹The coming of the lawless one is according to the working of Satan, with all power, signs, and lying wonders, ¹⁰and with all unrighteous deception among those who perish, because they did not receive the love of the truth, that they might be saved. ¹¹And *for this reason God will send them strong delusion that they should believe the lie*, ¹²*that they all may be condemned* who did not believe the truth but had pleasure in unrighteousness.

For these many reasons cited, we see that self-delusion regarding personal salvation is a common condition of people. In fact, the Scriptures declare clearly that *there are and will be many deceived people*. Aside from what we have already read in Matthew 7, on other occasions the Lord Jesus said that there would be *many people* at the last who will seek to enter the kingdom, who will only then awaken to the fact that

they are without hope. We read of His teaching to many Jewish people who had presumed that they salvation:

And Jesus went through the cities and villages, teaching, and journeying toward Jerusalem. ²³Then one said to Him, “Lord, are there few who are saved?”

And He said to them, ²⁴“Strive to enter through the narrow gate, *for many, I say to you, will seek to enter and will not be able.* ²⁵When once the Master of the house has risen up and shut the door, and you begin to stand outside and knock at the door, saying, ‘Lord, Lord, open for us,’ and He will answer and say to you, ‘I do not know you, where you are from,’ ²⁶then you will begin to say, ‘We ate and drank in Your presence, and You taught in our streets.’ ²⁷But He will say, ‘I tell you I do not know you, where you are from. Depart from Me, all you workers of iniquity.’ ²⁸There will be weeping and gnashing of teeth, when you see Abraham and Isaac and Jacob and all the prophets in the kingdom of God, and yourselves thrust out. (Luke 13:22-28)

Paul wrote of many whose end will be destruction who apparently thought themselves to have been saved. Here is Philippians 3:17-19:

Brethren, join in following my example, and not those who so walk, as you have us for a pattern. *For many walk*, of whom I have told you often, and now tell you even weeping, that they are the enemies of the cross of Christ: *whose end is destruction*, whose god is their belly, and whose glory is in their shame -- who set their mind on earthly things.

In addition to these clear statements of many who are and will be deceived, we could cite other conditions that will most certainly result in the damnation of many who thought themselves to be safe from God’s judgment. If we had time we could consider those many passages that speak of the false assurance of temporary believers, who are *apostates*.³ An apostate is one who has fully and decidedly to forsake faith in Jesus. This is the one who fails to heed the warnings of the epistle to the Hebrews. Perhaps he professes Christ for a while, but due to temptation and difficulties, he walks away from the faith. This person, although once a professing Christian, who could not be distinguished by anyone but the Lord from a true Christian, was never truly born again. (Luke 8:13; 1 John 2:19f).

We could also speak of the false assurance of *hypocrites*, who confess Christ with their lips but their lives deny Him. A hypocrite is one who professes faith in Christ, but whose life says otherwise. He may profess to be a disciple, who may be able to describe for you a marvelous conversion experience, who is assumed by all to be a true child of God, but whose end is ruin. He can testify of a change of life, but who is again caught up in the things of that former life. You see, even, an unsaved person can clean up his life in a measure due to the influence of the gospel, the Word, and the church (2 Peter 2:1-22). This one may continue in church, even in the pulpit for that matter, but whose carelessness and presumption will condemn him. The hope of the hypocrite will perish (Job 27:8).

And then, we could speak of the false assurance of *heretics*. They claim to be Christian and have assurance of salvation, but they embrace error of such a severe nature, that it is contrary to the true gospel by which God brings salvation to people. Perhaps this is the saddest case of all. He may have “assurance” of salvation, but it cannot pass the tests of Scripture.

Now we thank God that there is available true assurance of salvation, the deep-settled, abiding peace that all is well between the believer and his Savior. But sadly, there is readily available a false assurance, a false-peace. This is why the warnings of Scripture are many in number, to alarm and awaken the self-deluded and to keep the elect from falling into presumption.⁴

II. Teaching regarding assurance of salvation through history.

³ Cf. 1 Cor. 15:1f; Heb. 10:26-39; Col. 1:21-23.

⁴ See 2 Cor. 13:5; 2 Peter 2:10.

In order for us to understand the teaching of assurance of salvation, we should reflect upon how this matter has been viewed through the history of Christendom. The faults and errors respecting this subject may still be found among people today, and our better understanding how God has brought His people through these times may assist us in addressing the issue before them.

A. Assurance as taught by Roman Catholicism

In larger Christendom (all those who profess to be Christian) among different denominations or different theological persuasions there are differences respecting their beliefs about the assurance of salvation. Roman Catholicism and the Eastern (Greek) Orthodox teach their people that assurance of salvation is not the common experience of Christians in this life. This is understandable when we consider they believe that salvation is attained through the life-long accumulation of one's own good works as enabled through the grace that the church administers through its sacraments. And so, through many centuries because of these teachings, there was an inability and refusal to develop a doctrine of assurance.

After the first few centuries of the Christian era salvation had become viewed as mediated by the church through the sacraments. Rather than believing justification before God through faith at the onset of the Christian life, justification was projected to occur in the distant future. Justification before God, that is, a sinner coming into a saving relationship with God, became seen as the culmination of a process of becoming righteous before God. Justification occurred after this life and after a "purification" in purgatory; only then may the sinner become fully righteous before God. Understandably assurance would suffer under this system. The notion of assurance would be viewed as presumptive because it would be impossible and inadvisable to presume upon the future. **Philip Schaff** described pope **Gregory the Great**, who died in 604, as the best representative of medieval Catholicism. Gregory wrote of assurance:

The greater our sins the more we must do to make up for them... Whether we have done enough to atone for them we cannot know until after death... We can never be sure of success... Assurance of salvation and the feeling of safety engendered by it is dangerous for anybody and would not be desirable even if possible.⁵

Thomas Aquinas (1225-1274) advanced no further in his understanding. Many Roman Catholics believe that Aquinas was the greatest theologian of the Christian era. His teaching about assurance is how Rome has dealt with the matter of assurance to this present day. In fact, at the **Council of Trent** (AD 1563) Rome formalized this teaching as official church dogma. At Trent declared the impossibility of assurance of salvation. In Trent's statement about justification, it said:

No one, moreover, as long as he is in this mortal life, ought so far to presume as regards the secret mystery of divine predestination, as to determine for certain that he is assuredly in the number of the predestinate; as if it were true, that he is justified, either cannot sin any more, or if he do sin, that he ought to promise himself an assured repentance; for except by special revelation, it cannot be known whom God hath chosen to eternal life.

Also, **Trent** stated:

Let no one herein promise himself anything as certain with an absolute certainty; though all ought to place and repose a most firm hope in God's help.

What was the result? No assurance was possible for the one that follows Rome's teaching. This remains true today as well. Most Catholics view any Christian that claims to have assurance of salvation is self-righteous, for to them salvation is obtained through the merit of one's works. "You must be self-righteous if you think yourself to be saved."

⁵ Joel Beeke, **The Quest for Full Assurance** (Carlisle, PA, The Banner of Truth Trust, 1999), p. 13)

Five conclusions about assurance of salvation came forth from the Council of Trent which is true of Catholicism today:

- (1) Assurance of salvation was only possible in rare cases through special revelation from God, which was only experienced by martyr-saints or eminent ascetics, or among those who lived monastic lives.
- (2) For the ordinary believer the maximum level of certainty obtainable was a moral probability or “a firm hope in God’s help,” since even a mature believer could not be certain of final perseverance.
- (3) Even if assurance were possible for the ordinary believer, it would not be desirable. Roman Catholicism considered it “Wholesome and beneficial for the Christian to entertain honest doubts in the high matters of justification and salvation. Such doubts keep him from an overwhelming confidence in himself, minister in true humility of character, and serve in a more salutary restraint on evil passions than joy and peace could ever be.”⁶ Roman Catholicism believes it is damaging to a Christian to have assurance of salvation.
- (4) Trent confirms that the doctrine of assurance cannot be sustained by a theology built on sacramental grace. In other words, if your salvation is dependent on grace given to you by the church through observing many various duties and efforts over the course of a lifetime, you can never be assured in this life that you have salvation.
- (5) The effect of a lack of assurance make individuals under Rome’s teaching feel themselves dependent upon the church as God’s way of channeling saving grace to the sinner.⁷ They live in fear and are motivated by fear to maintain allegiance to Rome as the source of their salvation.

The result of the teaching of Rome is that the ordinary Roman Catholic believes that his good works merit God’s favor and forgiveness. He believes that he will be saved by his good works. This is contrary to the gospel. This is consistent with Paul’s condemnation that we read in **Galatians 3:10**, “*For as many as are of the works of the law are under the curse: for it is written, ‘Cursed is every one that continues not in all things which are written in the book of the law to do them.’*” The Roman Catholic catechism makes this claim:

Since the initiative belongs to God in the order of grace, *no one can merit the initial grace* of forgiveness and justification, at the beginning of conversion. Moved by the Holy Spirit and by charity (i.e. love), *we can merit* for ourselves and for others the graces needed for our sanctification, for the increase of grace and charity, and for the attainment of eternal life. (entry #2010) (The italic is their emphases.)

B. Assurance as taught by the early Protestant Reformers

It was against the false teaching of Rome respecting these things that the Protestant Reformation began in the 1500’s. The Protestants argued against church (the Pope’s) authority for the superior and final authority of the Scriptures. Much of the Protestant Reformation involved the nature of true assurance of salvation in contrast to the teaching of Roman Catholicism.⁸

⁶ Louis Berkof, **Assurance of Faith** (Grand Rapids: Smitten Book, 1928), p. 22.

⁷ These five conclusions are from Joel Beeke’s excellent book, **The Quest for Full Assurance; the Legacy of Calvin and His Successors** (Carlisle, PA, The Banner of Truth Trust, 1999) pp. 14f.

⁸ Ibid. Beeke summarized the matter as it stood between Rome and the early Reformers: “The effect of this lack of assurance made individuals feel dependent upon the church as God’s peculiar channel of divine grace, so that the issue between Roman Catholicism and the Reformers was essentially one of ecclesiastical authority pitted against scriptural authority. Thus the situation became ripe for a reaction on the part of the Protestant Reformers in support of a scriptural and personal quest of assurance of salvation.”

Out of reaction to the error of Romanism, some have said that the early Reformers failed to link assurance in relationship to a life of faith, teaching that assurance was the very essence of faith, saying that assurance of salvation was the essence of saving faith. This is not entirely accurate. The early Reformers did emphasize assurance based on faith, but their emphasis was in reaction to Rome's assurance based upon the merit of personal works.

Martin Luther (1483-1546) viewed assurance as the privilege and blessing afforded to every believer. Assurance was the confidence or trust that the sinner had that God would be gracious to him through Christ. Assurance was an integral part of saving faith. Assurance was therefore based on the sinner's justification alone. If a man had no assurance, he did not have saving faith. However, Luther also taught that a believer's assurance could be diminished through his careless and sinful behaviour. This would seem, therefore, to be inconsistent with his assertion that assurance is present whenever saving faith is present. He said that since the believer may not always be consciously in Christ and must be brought back by the Spirit to Christ, assurance may often be weak.

Huldrych Zwingli (1485-1531), the reformer of Zurich, was as Luther in that he taught that assurance was essential to faith. However, Zwingli gave greater emphasis to assurance being grounded in an understanding of one's election of God. Whereas Luther emphasized trust in God being gracious to the sinner in Christ, Zwingli stressed faith in the Triune God who elected sinners to salvation in Christ, and by showing His power in the reprobation of the wicked. Assurance was a trust in God who not only has provided atonement for sin in Christ, but it included faith in God sovereignly governing His world. The Christian, trusting that this is the case, orders his life in accordance with God's law. This in turn gave evidence of election. For Zwingli, therefore, assurance was tied with God's work of sanctification in the believer. Good works came forth from faith, therefore they are evidence of saving faith. Saving faith was not merely an assent to what God has done for sinners in Christ, which many unconverted persons may have (i.e. an historical faith), but it was a faith that bore fruit in the life. Sanctification, therefore, was secondary to assurance, but it played a role in assurance.

John Calvin (1509-1564) affirmed what Luther and Zwingli taught, but added additional elements. He denied that saving faith was assent to the truth of the gospel only. Assurance is personal and subjective, which is to be sought in the Word and which flows forth into the soul from the Word. He concluded as Luther before him, that anyone who believes, but lacks the assurance that he is saved, is not a true believer. Those who doubt that they are in Christ are not in Christ. And yet, Calvin made some concessions regarding the essence of saving faith that assurance will always be present. He affirmed that assurance could be shaken and that a believer could struggle against unbelief in order that he might maintain his assurance. Moreover, he taught that believers could grow in faith and obedience and therefore have their assurance strengthened. For Calvin, good works are not the ground of salvation, but they do form a secondary ground of assurance.⁹

C. Assurance as taught by the English puritans

The understanding of the biblical teaching on assurance of salvation developed significantly through the ministry of the English puritans. The doctrine of assurance of the Puritans is set forth in the Westminster Confession (1647), which of course is very similar to our Baptist confession of 1689. There is a development in the doctrine of assurance held by the Puritans and Baptists of the 17th century over that of the early Reformers.

Generally speaking, assurance according to the Puritans involves these elements or emphases:

1. Saving faith is to be (in a measure) distinguished from assurance of salvation. Assurance "does not so belong to the essence of faith", but the fruit of it. In other words, a true Christian may have saving faith but lack assurance of salvation. (We will say more about this.)

⁹ Other early continental Reformers could be cited who further developed the doctrine of assurance. These include **Philip Melancthon**, **Heinrich Bullinger**, and **Theodore Beza**.

2. Our confession emphasizes that there are three means of assurance: (1) the promise of the gospel in Jesus Christ, (2) the internal witness of the Holy Spirit, and (3) sanctification (i.e. a life characterized by growing in holiness).
3. There is an emphasis on sanctification as a basis of assurance as well as evidence of the true saving faith. Great effort was put forth by the Puritans and Baptists to discern and distinguish between true and false conversion, and true and false assurance.
4. Faith and works are not in tension with one another (say, as Lutherans and dispensationalists tend to view them).
5. Grace and law are not to be seen as mutually exclusive to one another. Grace in salvation leads to law-keeping by grace.

The Lord brought a more full and true declaration of the Bible's teaching on assurance of salvation through the teaching and ministry of the Puritans. This is reflected in our Baptist Confession of Faith of 1689, article 18 (which I have included at the end of these notes).

D. Assurance as taught by most evangelicals

The majority of evangelicals, those who claim to believe and teach the Bible as the Word of God, declare that assurance of salvation may be enjoyed by anybody and everybody who but trusts Jesus Christ alone as his personal Savior. The believer is not to look at himself in any way as a basis or means to attain assurance of salvation. "After all", they argue, "we are saved by God's grace through faith in Jesus Christ apart from works; therefore, it is not biblical to look to your own works as a basis of personal assurance." Anyone, therefore, who believes on Jesus Christ alone, whose trust is in His life, sacrificial death upon His cross for sinners, whom God raised on the third day, has as much right to assurance of salvation as any other believer in God's world. They teach and proclaim, "You are to look to Christ alone for assurance of salvation, but not at yourself in any way." In other words, as long as you believe the right things, you have salvation, and you should never doubt it.

But there is a problem with this common evangelical understanding. For although the Holy Scriptures certainly teach us that we are to look to Jesus Christ alone for salvation, the Word of God places great emphasis on the way one thinks and lives as one of the ways to attain true biblical assurance of salvation. Salvation is more than simply what one believes, but it is how one's faith directs how he lives that is all important. And our historically Reformed understanding of salvation and this important manner of gaining true assurance of salvation is why *it is common for Christians who are reformed to struggle with assurance of their salvation.*

III. It is common for Christians who are reformed to struggle with assurance of their salvation

This important and biblical teaching regarding assurance of true salvation causes us to struggle and sometimes wait upon the Lord for His confirmation that we belong to Him. And so there may be doubts, fears, and struggles among us respecting our assurance of salvation. This is consistent with what our confession of faith states:

This infallible assurance doth not so belong to the essence of faith, but that a true believer may wait long, and conflict with many difficulties before he be partaker of it; yet being enabled by the Spirit to know the things which are freely given him of God, he may, without extraordinary revelation, in the right use of means, attain thereunto: and therefore it is the duty of every one to give all diligence to make his calling and election sure, that thereby his heart may be enlarged in peace and joy in the Holy Spirit, in love and thankfulness to God, and in strength and cheerfulness in the duties of obedience, the proper

fruits of this assurance; -so far is it from inclining men to looseness. (Isa. 50:10; Psa. 88; 77:1-12; 1 John 4:13; Heb. 6:11f; Rom. 5:1f, 5; 14:17; Psa. 119:32; Rom. 6:1f; Tit. 2:11f, 12, 14)¹⁰

We might say, therefore, that though you doubt your salvation, that is no proof that you do not currently possess salvation in Jesus Christ. Doubting your salvation is not the worst condition that may characterize you. The greater spiritual problem is not doubting your salvation, having assurance that you are saved when there is little biblical evidence to confirm your claim. Charles Spurgeon rightly said,

The greatest blessing is to have true assurance of salvation.

The second greatest blessing is doubt your salvation, for the second will lead to the first.

But we would say the greatest curse is to have assurance of salvation, when there is no biblical grounds for making the claim that you are saved.

John MacArthur wrote a book on assurance of salvation. It is entitled, *Saved Without a Doubt; How to be Sure of Your Salvation*. In his introduction he included a letter from one of his church members that struggled with his assurance of salvation. MacArthur thought that it reflected the state of numbers of people in his church. I have included this letter to show how someone with reformed convictions can struggle greatly with his assurance of salvation.

“I’ve been attending Grace Church for several years. As a result of a growing conviction in my heart, your preaching, and my seeming powerlessness against the temptations that arise in my heart and which I constantly succumb to, my growing doubts have led me to believe that I am not saved.

How sad it is, John, for me not to be able to enter in because of the sin that clings to me and from which I long to be free. How bizarre for one who has had advanced biblical training and who teaches Sunday school with heartfelt conviction! So many times I have determined in my heart to repent, to shake loose my desire to sin, to forsake all for Jesus, only to find myself doing the sin I don’t want to do and not doing the good I want to do.

After my fiancée and I broke up, I memorized Ephesians as part of an all-out effort against sin, only to find myself weaker and more painfully aware of my sinfulness, more prone to sin than ever before, and grabbing cheap thrills to push back the pain of lost love. This occurs mostly in the heart, John, but that’s where it counts and that’s where I live. I sin because I am a sinner. I’m like a soldier without armor running across a battlefield getting shot up by fiery darts from the enemy.

I couldn’t leave the church if I wanted to. I love the people, and I’m enthralled by the Gospel of the beautiful Messiah. But I am a pile of manure on the white marble of Christ, a mongrel dog that sneaked in the back door of the King’s banquet to lick the crumbs off the floor, and by being close to Christians who are rich in the blessings of Christ, I get some of the overflow and ask you to pray for me as you think best.”¹¹

Now if I were to speak with this person there are several matters that I would attempt to correct in his errant thinking regarding the nature of salvation and the Christian life. But his letter does illustrate how sincere and sensitive Christians can become almost despairing for the eternal well-being of their souls.

The difficulty of the problem lies in examining our own heart and life for confirmation that we have new life in Christ. For the more we look at ourselves according to the standard of the Holy Scriptures, the more we will see the magnitude and multiplicity of our sins, and our sense of just how far we have fallen will be more clearly seen by us. And then we will tend to ask ourselves impertinent questions, such as these: “When have I done enough to prove that I am a true Christian?” “How can I be a true Christian and have these struggles with this kind of temptation?” “How can I truly be converted, for sin so easily besets me and I have no ability, and often no desire to part from it?” But our introspection should direct us to flee to Christ

¹⁰ **The Baptist Confession of Faith of 1689**, article 18, paragraph 3.

¹¹ John MacArthur, **Saved Without a Doubt; How to be Sure of Your Salvation** (Victor Books, 1992), pp. 7f.

immediately and fully, in humble submission and prayer seeking His forgiveness and His enabling power to deliver us from that which is drawing us downward.

IV. What are the tests we are to employ in the self-examination of our souls respecting our salvation?

To obtain sound and certain assurance of our salvation requires serious and sincere self-examination of ourselves by the Word of God. No one is exempt. It is our responsibility as Christians to perform this work of introspection for the Word of God commands this of us. We are exhorted in God's Word to test ourselves regarding our own salvation. The apostle Paul wrote in 2 Corinthians 13:5,

Examine yourselves as to whether you are in the faith. Prove yourselves. Do you not know yourselves, that Jesus Christ is in you? - unless indeed you are disqualified.”

And the apostle Peter wrote,

Therefore, brethren, *be even more diligent to make your calling and election sure*, for if you do these things you will never stumble; for so an entrance will be supplied to you abundantly into the everlasting kingdom of our Lord and Savior Jesus Christ. (2 Pet. 1:10-11)

Our confession of faith states the importance of our giving great attention to this matter. It states,

*it is the duty of every one to give all diligence to make his calling and election sure, that thereby his heart may be enlarged in peace and joy in the Holy Spirit, in love and thankfulness to God, and in strength and cheerfulness in the duties of obedience, the proper fruits of this assurance; so far is it from inclining men to looseness.*¹²

Thankfully, God has provided us tests by which we may perform a self-examination. They may be found in the epistle of 1 John and may be categorized under three headings.

1. The test of the faith – This has to do with what you believe.
2. The test of fellowship – This concerns whom you love.
3. The test of life – This is the issue about how you live.

You must be able to pass all three tests if you are to have a clean bill of health. To fail in one test, is fatal to assurance. Imagine you had a strange ailment which seemed to grow worse with time. It becomes a concern for you. You go to your physician. He looks you over. He says, “Let's take an *x-ray* of you to see if that test might reveal anything.” He says, “You look fine to me.” But perhaps we should do some *blood work* to see if that test reveals a problem. And so he takes some blood and sends it to the lab for analysis. You return to him. He says to you, “I do not see anything wrong with you. You have a clear bill of health as far as I can see. Nevertheless, I think that we will send you for an *ultra sound*, for sometimes that will reveal a condition that is not made obvious through other means.” And so, that is done. You return, and he says, “We have found the problem. It is such and such...” False assurance is bolstered by either not submitting to examination, or not submitting to thorough examination. You may pass *the test of the faith*; you are no *heretic*.

He who believes in the Son has everlasting life; and he who does not believe the Son shall not see life, but the wrath of God abides on him.

You may pass *the test of life*; you are no *hypocrite*.

¹² The Baptist Confession of Faith of 1689, article 18, paragraph 3.

³Now by this we know that we know Him, if we keep His commandments. ⁴He who says, "I know Him," and does not keep His commandments, is a liar, and the truth is not in him. ⁵But whoever keeps His word, truly the love of God is perfected in him. By this we know that we are in Him. (1 John 2:3-5)

But if you fail *the test of fellowship*, your case is hopeless, unless you repent and turn to Christ for cleansing and forgiveness of sin.

If someone says, "I love God," and hates his brother, he is a liar; for he who does not love his brother whom he has seen, how can he love God whom he has not seen? And this commandment we have from Him: that he who loves God must love his brother also. (1 John 4:21f)

In fact to fail any of the tests is to reveal that in your present condition, unless you repent of your sin, you will die and be damned from God forever. Thankfully, there is true and full assurance to the child of God. But it belongs to those who have seriously and earnestly examined themselves and have found that God has indeed done and is doing a work of saving grace in their lives. As our confession states. True assurance belongs

- to those who *truly* believe in the Lord Jesus,
- to those who love him in sincerity,
- to those who endeavor to walk in all good conscience before Him.
- They may in this life enjoy assurance.
- They may be assured that they will be glorified one day.
- Their hope shall never be disappointed; they will stand unashamed before God one day.

May the Lord help us to be faithful to assess ourselves rightly and correct that which is deficient, through the mercy and grace that is available in our Lord and Savior Jesus Christ.

The Baptist Confession of 1689

Chapter 18

Of the Assurance of Grace and Salvation

1. Although temporary believers, and other unregenerate men, may vainly deceive themselves with false hopes and carnal presumptions of being in the favour of God and state of salvation, which hope of theirs shall perish; yet such as truly believe in the Lord Jesus, and love him in sincerity, endeavouring to walk in all good conscience before him, may in this life be certainly assured that they are in the state of grace, and may rejoice in the hope of the glory of God, which hope shall never make them ashamed. (Job 8:13f; Matt. 7:22f; 1 John 2:3; 3:14, 18, 19, 21, 24; 5:13; Rom. 5:2, 5)

2. This certainty is not a bare conjectural and probable persuasion grounded upon a fallible hope, but an infallible assurance of faith founded on the blood and righteousness of Christ revealed in the Gospel; and also upon the inward evidence of those graces of the Spirit unto which promises are made, and on the testimony of the Spirit of adoption, witnessing with our spirits that we are the children of God; and, as a fruit thereof, keeping the heart both humble and holy. (Heb. 6:11, 17-19; 2 Pet. 1:4f, 10f; Rom. 8:15f; 1 John 3:1-3)

3. This infallible assurance doth not so belong to the essence of faith, but that a true believer may wait long, and conflict with many difficulties before he be partaker of it; yet being enabled by the Spirit to know the things which are freely given him of God, he may, without extraordinary revelation, in the right use of means, attain thereunto: and therefore it is the duty of every one to give all diligence to make his calling and

election sure, that thereby his heart may be enlarged in peace and joy in the Holy Spirit, in love and thankfulness to God, and in strength and cheerfulness in the duties of obedience, the proper fruits of this assurance; -so far is it from inclining men to looseness. (Isa. 50:10; Psa. 88; 77:1-12; 1 John 4:13; Heb. 6:11f; Rom. 5:1f, 5; 14:17; Psa. 119:32; Rom. 6:1f; Tit. 2:11f, 12, 14)

4. True believers may have the assurance of their salvation divers ways shaken, diminished, and intermitted; as by negligence in preserving of it, by falling into some special sin which woundeth the conscience and grieveth the Spirit; by some sudden or vehement temptation, by God's withdrawing the light of his countenance, and suffering even such as fear him to walk in darkness and to have no light, yet are they never destitute of the seed of God and life of faith, that love of Christ and the brethren, that sincerity of heart and conscience of duty out of which, by the operation of the Spirit, this assurance may in due time be revived, and by the which, in the meantime, they are preserved from utter despair. (Song of Sol. 5:2f, 6; Psa. 42:5; 51:8, 12, 14; 116:11; 77:7f; 31:22; 30:7; 1 John 3:9; Luke 22:32; Lam. 3:26-31)
